

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

MICHAEL PICKENS  
LINDA S PICKENS  
Debtor(s)

Case No. 07-20087

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/29/2007.
- 2) The plan was confirmed on 01/23/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/18/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/02/2010, 10/05/2011, 04/11/2012.
- 5) The case was dismissed on 07/27/2012.
- 6) Number of months from filing to last payment: 55.
- 7) Number of months case was pending: 59.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$37,295.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$66,108.38  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$66,108.38**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$2,225.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$3,380.72  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$5,605.72**

Attorney fees paid and disclosed by debtor: \$1,275.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLIED INTERSTATE	Unsecured	554.00	NA	NA	0.00	0.00
AMERICASH ADVANCE LLC	Unsecured	1,200.00	NA	NA	0.00	0.00
AT&T MOBILITY LLC	Unsecured	64.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	NA	3,005.83	3,005.63	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	25,324.68	25,324.68	25,324.68	23,883.82	5,691.54
CAPITAL ONE AUTO FINANCE	Secured	10,049.25	10,049.25	10,049.25	10,049.25	1,873.22
EAST BAY FUNDING	Unsecured	475.00	480.38	480.38	0.00	0.00
EAST BAY FUNDING	Unsecured	1,102.00	1,102.89	1,102.89	0.00	0.00
EAST BAY FUNDING	Unsecured	281.00	320.27	320.27	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	636.00	594.89	594.89	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	594.00	649.79	649.79	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	568.00	581.32	581.32	0.00	0.00
ECMC	Unsecured	39,007.00	39,075.21	39,075.21	0.00	0.00
ECMC	Unsecured	18,358.00	15,812.27	15,812.27	0.00	0.00
EDWARD HOSPITAL	Unsecured	40.00	NA	NA	0.00	0.00
EZPAYDAY CASH	Unsecured	1,193.75	NA	NA	0.00	0.00
FAST CASH ADVANCE	Unsecured	1,678.00	NA	NA	0.00	0.00
HEIGHTS FINANCE	Secured	404.00	404.00	404.00	404.00	0.00
HEIGHTS FINANCE	Unsecured	404.00	NA	NA	0.00	0.00
HSBC MORTGAGE SERVICES	Secured	12,576.81	5,509.60	5,509.60	5,509.60	0.00
HSBC MORTGAGE SERVICES	Secured	NA	NA	NA	0.00	0.00
IL DEPT OF EMPLOYMENT SECURITY	Unsecured	1,146.00	1,146.00	1,146.00	0.00	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	7,755.00	8,050.27	8,050.27	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	4,000.00	10,774.42	10,774.42	7,986.72	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	6,680.35	6,680.35	0.00	0.00
PERSONAL FINANCE	Unsecured	1,362.00	1,362.27	1,362.27	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	834.00	834.77	834.77	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,166.00	1,205.17	1,205.17	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	523.00	523.74	523.74	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Unsecured	NA	924.42	924.42	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SPRINGLEAF FINANCIAL SERVICES	Secured	500.00	500.00	500.00	330.50	114.01
SPRINT NEXTEL	Unsecured	172.00	NA	NA	0.00	0.00
TROY DENTAL	Unsecured	111.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	NA	2,578.24	2,578.24	0.00	0.00
WILL COUNTY TREASURER	Unsecured	NA	77.20	77.20	0.00	0.00
WILL COUNTY TREASURER	Secured	4,660.00	4,660.00	4,660.00	4,660.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$5,509.60	\$5,509.60	\$0.00
Debt Secured by Vehicle	\$35,373.93	\$33,933.07	\$7,564.76
All Other Secured	\$5,564.00	\$5,394.50	\$114.01
<b>TOTAL SECURED:</b>	<b>\$46,447.53</b>	<b>\$44,837.17</b>	<b>\$7,678.77</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$10,774.42	\$7,986.72	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$10,774.42</b>	<b>\$7,986.72</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$85,005.08</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,605.72</u>	
Disbursements to Creditors	<u>\$60,502.66</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$66,108.38</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/27/2012

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.